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EXHIBIT D  
Schedule of HomeStreet Treatment Options

Option 1 assumes the following assumptions:

- 1) HomeStreet secured debt = \$55,000,000
- 2) HomeStreet unsecured debt = \$19,166,779
- 3) Upon plan confirmation deposits at Commerce Bank used to reduce principal balance
- 4) The secured debt accrues interest at Prime + 200 basis points
- 5) No interest accrues on the unsecured debt

**1111(b) election**

- 6) The secured debt is amortized on a 25-year amortization schedule through the 83rd month after the Effective Date
- 7) On the first day of the 84th month after the Effective Date, HomeStreet receives the greater of:
  - a) any unpaid amount of the secured debt with interest at Prime + 200 basis points, or
  - b) any amount by which \$74,166,779 exceeds the total payments made to HomeStreet under the plan

**No 1111(b) election**

- 6) The secured and unsecured debt is amortized on a 25-year amortization schedule with a balloon payment at 7 years

Payments to HomeStreet Bank

**1111(b) election - (a)**

Year	1	2	3	4	5	6	7	Total
Interest	\$ 2,843,729	\$ 2,785,277	\$ 2,723,681	\$ 2,658,773	\$ 2,590,374	\$ 2,518,296	\$ 2,442,341	\$ 18,562,471
Secured Principal	\$ 1,427,147	\$ 1,145,286	\$ 1,206,882	\$ 1,271,790	\$ 1,340,189	\$ 1,412,267	\$ 47,196,438	\$ 55,000,000
Total Payments	\$ 4,270,876	\$ 3,930,563	\$ 3,930,563	\$ 3,930,563	\$ 3,930,563	\$ 3,930,563	\$ 49,638,780	\$ 73,562,471

**1111(b) election - (b)**

Interest	\$ 2,843,729	\$ 2,785,277	\$ 2,723,681	\$ 2,658,773	\$ 2,590,374	\$ 2,518,296	\$ 2,442,341	\$ 18,562,471
Secured Principal	\$ 1,427,147	\$ 1,145,286	\$ 1,206,882	\$ 1,271,790	\$ 1,340,189	\$ 1,412,267	\$ 47,800,746	\$ 55,604,308
Total Payments	\$ 4,270,876	\$ 3,930,563	\$ 3,930,563	\$ 3,930,563	\$ 3,930,563	\$ 3,930,563	\$ 50,243,088	\$ 74,166,779

**No 1111(b) election**

Interest	\$ 2,843,729	\$ 2,785,277	\$ 2,723,681	\$ 2,658,773	\$ 2,590,374	\$ 2,518,296	\$ 2,442,341	\$ 18,562,471
Secured Principal	\$ 1,427,147	\$ 1,145,286	\$ 1,206,882	\$ 1,271,790	\$ 1,340,189	\$ 1,412,267	\$ 47,196,438	\$ 55,000,000
Unsecured Principal	\$ 766,671	\$ 766,671	\$ 766,671	\$ 766,671	\$ 766,671	\$ 766,671	\$ 14,566,752	\$ 19,166,779
Total Payments	\$ 5,037,547	\$ 4,697,234	\$ 4,697,234	\$ 4,697,234	\$ 4,697,234	\$ 4,697,234	\$ 64,205,532	\$ 92,729,250

Option 2 assumes the following assumptions:

- 1) HomeStreet secured debt = \$55,000,000
- 2) HomeStreet unsecured debt = \$19,166,779, treated as a Class 2 claim
- 3) Upon plan confirmation deposits at Commerce Bank used to reduce principal balance
- 4) The secured debt accrues interest at Prime + 200 basis points
- 5) The secured debt is amortized on a 25-year amortization schedule with a balloon payment at 7 years
- 6) The unsecured debt shares in the unsecured pool of \$2.191 million and receives its proportionate share over five years with no interest

Payments to HomeStreet Bank

Year	1	2	3	4	5	6	7	Total
Interest	\$ 2,843,729	\$ 2,785,277	\$ 2,723,681	\$ 2,658,773	\$ 2,590,374	\$ 2,518,296	\$ 2,442,341	\$ 18,562,471
Secured Principal	\$ 1,427,147	\$ 1,145,286	\$ 1,206,882	\$ 1,271,790	\$ 1,340,189	\$ 1,412,267	\$ 47,196,438	\$ 55,000,000
Unsecured Principal	\$ 393,322	\$ 393,322	\$ 393,322	\$ 393,322	\$ 393,322	\$ -	\$ -	\$ 1,966,609
Total Payments	\$ 4,664,198	\$ 4,323,885	\$ 4,323,885	\$ 4,323,885	\$ 4,323,885	\$ 3,930,563	\$ 49,638,780	\$ 75,529,081

Option 3 assumes the following assumptions:

- 1) HomeStreet secured debt = \$55,000,000
- 2) HomeStreet unsecured debt = \$19,166,779
- 3) Upon plan confirmation HomeStreet secured debt paid down by \$10,000,000 and deposits at Commerce Bank reduce principal balance
- 4) The secured debt is repaid interest only for 5 years at Prime + 200 basis points
- 5) No interest accrues on the unsecured debt
- 6) The secured and unsecured debt is amortized on a 25-year amortization schedule (five years interest only) with a balloon payment at 9 years

Payments to HomeStreet Bank

Year	1	2	3	4	5	6	7	8	9	Total
Interest	\$ 2,344,634	\$ 2,344,634	\$ 2,344,634	\$ 2,344,634	\$ 2,344,634	\$ 2,313,707	\$ 2,243,923	\$ 2,170,386	\$ 2,092,894	\$ 20,544,079
Secured Principal	\$ 10,340,313	\$ -	\$ -	\$ -	\$ -	\$ 1,297,533	\$ 1,367,317	\$ 1,440,854	\$ 40,553,983	\$ 55,000,000
Unsecured Principal	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 958,339	\$ 958,339	\$ 958,339	\$ 16,291,762	\$ 19,166,779
Total Payments	\$ 12,684,946	\$ 2,344,634	\$ 2,344,634	\$ 2,344,634	\$ 2,344,634	\$ 4,569,579	\$ 4,569,579	\$ 4,569,579	\$ 58,938,639	\$ 94,710,858